Case 08-10042 Doc 1 Filed 04/23/08 Entered 04/23/08 09:33:32 Desc Main Document Page 1 of 37

B1 (Official Form 1) (1/08) United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS Voluntary Petition Name of Joint Debtor (Spouse) (Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): Contreras, Jose A All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, minden, and trade names) Last four digits of Social-Security Complete EIN or other Tax-LD. No. (if more than Last four digits of Social-Security/Complete EIN in other Tax-I D. No. (if more one, state all) 5431 than one, state all) Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 1404 Sterling Ave Joliet II ZIP CODE 69432 ZIP CODE County of Residence or of the Principal Place of Bramess County of Residence or of the Principal Place of Bisuness HiW. Mailing Address of Debtus (if different from street address) Mailing Address of Joint Debtor (if different from street address) ZIP CODE ZIP CODE Location of Principal Assets of Binaness Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptry Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box.) (Check one bax) Health Care Bosmess Chapter 7 Chapter 15 Petation for ă Individual (includes Joint Debturs) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Radroad Chapter 15 Petation for Chapter 12 Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmani Proceeding check this box and state type of entity below.) Clearning Bank Other Nature of Debts (Check one box) Tax-Exempt Entiry (Check box, if applicable.) Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts Debtor is a unx-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose Filing Fee (Check one box) Chapter 11 Debturs Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(S1D). Filing Fee to be paid in installments (applicable to individuals only). Must attach □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate nuncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with das petition. Acceptances of the plan were solicited prepetition from one or more classes. of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. NORT Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to insecured creditors sted Number of Creditors Estan THERN DISTRICT OF ഗ 25,001 APR D 200-999 49 50-99 100-199 1,000 5.001-10 001 50.001 Over 100.00611 5,000 10 000 25,000 50,000 100,000 S BANKRUPTCY COURT N stimuted Assets w More the 2008 \$50 001 to \$100,001 to 50 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,003 \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 ter \$100 to \$500 to \$1 billion \$1 billio million million million mullion milhon Estumeted Liabilities COUR п \$100,001 to 50 to \$50,001 to \$50,000,001 \$500,001 \$1,000,001 \$10,000,001 \$100,000,001 100 000 001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 tu \$500 to \$1 bellion \$1 billion million million milhon million milhon

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B1 (Official Form	m l) (1/98)		Page 2
Voluntary Petit		Name of Debtor(s). Contrerns, Jose A	
(1 ms page mesi	t be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Y)
Location		Case Number:	Date Filed:
Where Filed Location		Case Number:	Date Filed:
Where Filed:			
	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil		
Name of Debtor	f'.	Case Number:	Date Filed:
District:		Relationship:	Judge:
10Q) with the S	Exhibit A ted if debtor is required to file periodic reports (e.g., forms 10K and Securities and Exchange Commission pursuant to Section 13 or 15(d) is Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B (To be completed if debtor whose debts are primarily of the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further debtor the notice required by 11 U.S.C. § 342	is an individual consumer debts.) e foregoing petition, declare that I may proceed under chapter 7, 11, e, and have explained the relief certify that I have delivered to the
Exhibit A	A is attached and made a part of this petition.	x	
	- · · ·	Signature of Attorney for Debtor(s)	(Date)
	Exhibit	·c	
مربطية بالدارية			** * **
Does the ocotor	rown or have possession of any property that poses or is alleged to pose	а threat of imminient and identifiable папп то ре	iblic health or safety?
Yes, and	Exhibit C is attached and made a part of this petition.		
☑ No.			
	Exhibit	t D	
(To be comp	oleted by every individual debtor. If a joint petition is filed	d, each spouse must complete and attac	ch a separate Exhibit D.)
Exhil	bit D completed and signed by the debtor is attached and t	made a part of this petition.	
If this is a joi	int natition.		
XXV. Port.	bit D also completed and signed by the joint debtor is attac	iched and made a part of this petition.	
	Information Regarding to		
₽	(Check any applied Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	f business, or principal assets in this District for	180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general parts	mer, or partnership pending in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but it this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a fe	
	Certification by a Debtor Who Resides as (Check all applica		
	Landlord has a judgment against the debtur for possession of debtu	or's residence. (If box checked, complete the fo	ollowing.)
		(Name of landlord that obtained judgment)	
		(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are centure monetary default that gave rise to the judgment for possession	circumstances under which the debtor would be on, after the judgment for possession was entere	permutted to cure the
	Debtor has included with this petition the deposit with the court of filing of the petition.	any rent that would become due during the 30-	day period after the
	Debtor certifies that he/she has served the Landlord with this certifi	fication. (11 U.S.C. § 362(1)).	

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Bl (Official Form) l (I/08)	Page 3
Voluntary Petition	Name of Debtor(s)
(This page must be completed and filed in every case.)	
	ateres
Signature(s) of Debtur(s) (Individual/Joint)	Signature of a Foreign Representative
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7]. I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11. United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition]. I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. X. Signature of Joint Debtor. X. Signature of Joint Debtor. Telephone Number (if not represented by attorney)	Signature of a Foreign Representative I declare under penalty of perjusy that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of utle 11. United States Code Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative)
	Date
Signature of Atterney*	Signature of Nun-Attorney Bankouptcy Petition Preparer
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address Telephone Number Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incurrect.	I declare under penalty of penjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110: (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b). 110(h), and 342(b), and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers. I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer) (Required by 11 U.S.C. § 110.) Address
Signature of Debtor (Corporation/Partnership)	The state of the s
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, Umited States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above
Signsture of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted
Printed Name of Authorized Individual	in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming
Date	to the appropriate official form for each person.
	A bankruptcy patition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. & 110-18 U.S.C. & 156

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

NORTHERN	District of ILLINOIS
In re Contreras, Jose A	Case No.
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- If I. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) - Cont.

correct.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone. □ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

	-	NORTHERN District Of ILLINOIS	
ln re	Contreras, Jose A	, Case No	
	Debtor		
		Cluapter $\frac{7}{}$	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property		1	\$ 100000		
B - Personal Property		3	\$ 5400		
C - Property Claimed as Exempt		1			
D - Creditors Holding Secured Claims		1		\$ 0	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)		2		\$	
F - Creditors Holding Unsecured Nonpriority Claims		2		s 13754	
G - Executory Contracts and Unexpired Leases		1			
H - Codebtors		1			
I - Current Income of Individual Debtor(s)		1			\$ 1019
J - Current Expenditures of Individual Debiors(s)		1			S 1063
To)TAŁ		\$ 105400	\$ 13754	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court NORTHERN District OF ILLINOIS

In re	Contreras, Jose A	Case No.
_	Debtor	
		Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

□ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Lizbility	Amount	
Domestic Support Obligations (from Schedule E)	\$	0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0
Student Loan Obligations (from Schedule F)	\$	0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	5	0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0
TOTAL	s	0

State the following:

Average Income (from Schedule I, Line 16)	\$ 1019
Average Expenses (from Schedule J, Line 18)	\$ 1063
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 1500

State the following:

case the tonowing.			
Total from Schedule D, "UNSECURED PORTION, IF ANY" column			\$ 0
Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$	0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			\$ 0
4. Total from Schedule F			\$ 13754
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	3.0		\$ 13754

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B6A (Official Form 6A) (12/07)	
In re Contreras, Jose A ,	Case No.
Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below. Iist all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint perition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSTAND, WITE, YOUT, OR CONSESSUITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
House Loc: Residence	Fee Simple		100000	•
	.i	al⊁	100000	

(Report also on Summary of Schedules.)

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B6B (Official Form 6B) (12/07)

In re Contreras, Jose A	Case No.
Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below. Iist all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	MUTERAND, WHTE, XOUNT, OR, COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1 Cash on hand.	X			
2. Checking, savings or other finan- cial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives	X			
Security deposits with public utilities, telephone companies, land-lords, and others.	x			
Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous Household - Residence		1200
5 Books; pictures and other art objects; antiques, stamp, coan, record, tape, compact disc, and other collections or collectibles	X			
6 Wearing apparel.		Clothing - Recidence		200
7. Fure and jewelry.	X			
8 Firearms and sports, photo- graphic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuiries Itemize and name each issuer	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State trution plan as defined in 26 U.S.C. § 529(b)(1). Give particulars, (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Contreras, Jose A	······································	Case No.
Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HASSAMED, WISTE, YORKE, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize	X			
15. Government and corporate bonds and other negotiable and non- negotiable instruments.	X			
16. Accounts receivable.	X			
17 Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A — Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			

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B6B (Official Form 6B) (12/07) - Cont.

In re Contreras, Jose A	Case No.
Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

		(Condition of the co		
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	MANGRAND, WIFE, XOHT, OR COMMONITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22 Patents, copyrights, and other mellectual property. Give particulars	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compulations committing personally identifiable information (as defined in 11 U S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Car - Recidence	:	4000
26. Boats, motors, and accessories	x			
27. Aircraft and accessories	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	x			
31. Animals	X			
32. Crops - growing or harvested Give particulars	X			
33. Farming equipment and implements	X			
34. Farm supplies, chemicals, and feed	X			
35. Other personal property of any kind not already listed. Itemize	X			
	<u>.</u>	0 continuation theets attached Tota	() >	\$ 5400
		Total	···	4 . 100

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) B6C (Official Form 6C) (12/07)

In re Contreras, Jose A	Case No.
Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136.875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Сат	735-5/12-1001(c);	4000	4000
Clothing	735-5/12-1001(a)(b);	200	200
Miscellaneous Household	735-5/12-1001(a)(b);	1200	1200
House	735-5/12-901; 735-5/12-906;	100000	100000

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B6D (Official Form 6D) (12/07)		
In re Contreras, Jose A	Case No.	
Debtor	(If known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian," Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
continuation sheets			VALUE \$ Subtotal ▶				\$ 0	\$ 0
attached			(Total of this page) Total ► (Use only on last page)			:	\$ 0	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Stansucal

(If applicable, report also on Stansucal Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)	
In re Contreras, Jose A	Case No.
Debtor	(if known)
SCHEDULE E - CREDITORS HOLDING	UNSECURED PRIORITY CLAIMS
A complete list of claims entitled to priority, listed separately by type of priority should be listed in this schedule. In the box including zip code, and last four digits of the account number, if any, of all entitidebtor, as of the date of the filing of the petition. Use a separate continuation shared	es provided on the attached sheets, state the name, mailing address, es holding priority claims against the debtor or the property of the
The complete account number of any account the debtor has with the creditor debtor chooses to do so. If a minor child is a creditor, state the child's initials an "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name.	I the name and address of the child's parent or guardian, such as
If any entity other than a spouse in a joint case may be jointly liable on a claimentity on the appropriate schedule of creditors, and complete Schedule H-Codebt both of them, or the marital community may be liable on each claim by placing a Joint, or Community." If the claim is contingent, place an "X" in the column the column labeled "Unliquidated." If the claim is disputed, place an "X" in the chain one of these three columns.)	ors. If a joint petition is filed, state whether the husband, wife, in "H." "W." "I." or "C" in the column labeled "Husband, Wife, a labeled "Contingent." If the claim is unliquidated, place an "X" in
Report the total of claims listed on each sheet in the box labeled "Subtotals" E in the box labeled "Total" on the last sheet of the completed schedule. Report	
Report the total of amounts entitled to priority listed on each sheet in the box entitled to priority listed on this Schedule E in the box labeled "Totals" on the lar primarily consumer debts report this total also on the Statistical Summary of Cert	it sheet of the completed schedule. Individual debtors with
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the amounts not entitled to priority listed on this Schedule E in the box labeled "Tota with primarily consumer debts report this total also on the Statistical Summary of	ils" on the last sheet of the completed schedule. Individual debtors
Check this box if debtor has no creditors holding unsecured priority claims to	o report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in	n that category are listed on the attached sheets)
Domestic Support Obligations	
Claims for domestic support that are owed to or recoverable by a spouse, for responsible relative of such a child, or a governmental unit to whom such a dome 11 U.S.C. § 507(a)(1).	
Extensions of credit in an involuntary case	
Claims arising in the ordinary course of the debtor's business or financial affair appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).	s after the commencement of the case but before the earlier of the
Wages, salaries, and commissions	
Wages, salaries, and commissions, including vacation, severance, and sick leav independent sales representatives up to \$10,950* per person earned within 180 de	

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

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In re	Case No.
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer	or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase. I that were not delivered or provided. 11 U.S.C. § 507(a)(7).	lease, or rental of property or services for personal, family, or household use,
Taxes and Certain Other Debts Owed to Governmental Units	is
Taxes, customs duties, and penalties owing to federal, state, and lo	ocal governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Deposit	ory Institution
Claims based on commitments to the FDIC, RTC, Director of the Governors of the Federal Reserve System, or their predecessors or st \$507 (a)(9).	Office of Thrift Supervision. Comptroller of the Currency, or Board of uccessors, to maintain the capital of an insured depository institution. 11 U.S.C
Claims for Death or Personal Injury While Debtor Was Into	xicated
Claims for death or personal injury resulting from the operation of frug, or another substance. 11 U.S.C. § 507(a)(10).	a motor vehicle or vessel while the debtor was intoxicated from using alcohol,
* Amounts are subject to adjustment on April 1, 2010, and every threadjustment.	ee years thereafter with respect to cases commenced on or after the date of

0 continuation sheets attached

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B6F (Official Form 6F) (12/07)	
In re Contreras, Jose A	Case No.
Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H." "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data...

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY AMOUNT OF DATE CLAIM WAS CREDITOR'S NAME. **ULIQUIDA ILD** NEUNCENT STATEMENT CODEBTOR INCURRED AND CLAIM MAILING ADDRESS OHER CHED CONSIDERATION FOR INCLUDING ZIP CODE. AND ACCOUNT NUMBER CLAIM. IF CLAIM IS SUBJECT TO (See instructions above.) SETOFF, SO STATE. ACCOUNT NO 5490999999189052 June 2004-april 2008 4801 Bank Of America Credit Card 4060 Ogletown Station Rd Newark DE 19713 ACCOUNT NO 5178052593871086 2117 Sep 2005- April 2008 Credit Card Capital One Bank Usa P O Box 30281 Salt Lake City UT 84130 ACCOUNT NO. 5049940142068518 520 July 2004-mar 2008 Credit Card Chusa/sears P O Roy 6282 Sioux Falls SD 57117 ACCOUNT NO 4357872080007159 2221 Sep 2004-jan 2006 Credit Card Chase Bank Usa 800 Brooksedge Blv Westerville OH 43081 \$ 9659 Subtotal≯ continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re Contreras, Jose A,	Case No.
Debtor	(lf known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above)	CODEBTOR	HUSBAND, WIPE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNEQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4266902017181544			April 2004-jan 2008				2090
Chase/bank One Card Serv 800 Brooksedge Blv Westerville OH 43081			Credit Card				: :
ACCOUNT NO. 79450129059113848			Dic 2007-april 2008				657
Dell Financial Services 12334 N Ih 35 Austin TX 78753			Credit Card				
ACCOUNT NO. 42503427952			July 2005-mar 2008				538
Kohls/chase N56w17000 Ridgewood Dr Menomonee Fis WI 53051			Credit Card				
ACCOUNT NO. 5121075053002189			May 2005-mar 2007				810
Sears/cbsd P O Box 6282 Sioux Falls SD 57117			Credit Card				
ACCOUNT NO.							
Sheet no. 2 of 2 continuation sheets atta to Schedule of Creditors Holding Unsecure Nonpriority Claims	ched d				Sub	total>	\$ 4095
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabil	licable o	ed Schoo a the Ste	ustical	\$ 13754

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B6G (Official Form 6G) (12/07)			
In re Contreras, Jose A	+	Case No	
Debtor		(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or gnardian, such as "A.B., a minor child, by John Doe, gnardian," Do not disclose the child's name. See. 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Theck this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)	
In re Contreras, Jose A	Case No.
Dehtor	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(in).

X Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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D /	(C) APR 1 1	•	(T)	74 % (APR)
BoI	(Official	Form	01)	(1.2/07)

In re Contreras, Jose A	Case No.
Debtor	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status: Single	RELATIONSHIP(S):		AGE(S):		
Employment:	DEBTOR	SPOUSE			
Occupation invent					
Name of Employer	michaels arts & crafts				
How long employed	2 years				
Address of Employe					
Z400 W HAVED AVE,	new lenox, il 60451				
COMF: (Estimate c	of average or projected monthly income at time	DEBTOR	SPOUSE		
case fi			310032		
34 33		\$ 1500	\$		
(Prorate if not pa	es, salary, and commissions id monthly)	\$ 0	S		
Estimate monthly of			*		
SUBTOTAL			<u> </u>		
		\$ 1500	\$		
a. Payroll taxes an		\$380	\$		
b. Insurance	is social security	\$ 93	<u> </u>		
c. Union dues		\$0	\$		
d. Other (Specify):	life insurance	\$8_	\$		
SUBTOTAL OF PA	AYROLL DEDUCTIONS	\$481	\$		
TOTAL NET MON	THLY TAKE HOME PAY	\$1019	\$		
	m operation of business or profession or farm	\$0	\$		
(Attach detailed s Income from real p		\$0	\$		
Interest and divider		s <u> </u>	\$		
	ance or support payments payable to the debtor for	2	ζ		
	or that of dependents listed above	÷	·		
Social security or (Specify):	government assistance	\$ 0	¢		
Pension or retirem			→		
Other monthly inc	ome	\$0	\$		
(Specify):		\$0	\$		
SUBTOTAL OF I	INES 7 THROUGH 13	\$	\$		
AVERAGE MON	THLY INCOME (Add amounts on lines 6 and 14)	\$1019	\$		
COMBINED AVE	ERAGE MONTHLY INCOME: (Combine column	\$1 <u>019</u>			
als from line 15)	,	(Report also on Summa on Statistical Summary	ry of Schedules and, if applicable, of Certain Liabilities and Related Data		
Dacomika anna in ann	and the state of t				
Desertoe any mere	ase or decrease in income reasonably anticipated to	occur within the year to	showing the filing of this document:		

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B6J (Official Form 6J) (12/07)

In re Contreras, Jose A ,	Case No.
Debtor	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C Check this box if a joint perition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." 833 1. Rent or home mortgage payment (include lot rented for mobile home) a Are real estate taxes included? b. Is property insurance included? 50 2 Utilities: a Electricity and heating fuel b. Water and sewer c. Telephone d Other_ 3. Home maintenance (repairs and upkeep) 4 Food 5 Clothing 6 Laundry and dry cleaning 0 7. Medical and dental expenses Û 8. Transportation (not including car payments) 0 9. Recreation, clubs and entextainment, newspapers, magazines, etc. 10 Charitable contributions 0 11 Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life 0 c. Health 0 d. Auto e. Other 0 12 Taxes (not deducted from wages or included in home mortgage payments) Û (Specify) 13. Installment payments. (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) а. Анно 0 b. Other _ 0 c.Other_ 0 14 Ahmony, maintenance, and support paid to others 0 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) Ð

4

1063

1019

1063

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17 Report also on Summary of Schedules and,

19 Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document.

if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

20 STATEMENT OF MONTHLY NET INCOME

c. Monthly net income (a. minus b.)

a. Average monthly income from Line 15 of Schedule I

b Average monthly expenses from Line 18 above

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DECLARATION CONCERNING DEBTOR'S SCHEDULES

(if known)

DECLARATION U	INDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read the formy knowledge, information, and belief.	foregoing summary and schedules, consisting ofsheets, and that they are true and correct to the best o
Date	Signature:
	Debtos
Date	Signature:
	Signature:(Fount Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE	OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debior with a copy of this document and the notices and info	repetition preparer as defined in 11 U.S.C. § 110: (2) I prepared this document for compensation and have provided formation required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been in fee for services chargeable by bankrupicy petition preparers, I have given the debtor notice of the maximum or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any,	Social Security No.
of Bankruptcy Pentson Preparer	(Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the who signs this document	ie name, title (tf any), address, and social security number of the officer, principal, responsible person, or partner
Address	
x	
X	Date
·	to prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
д тоге інап оне регзоп реграгва тіз аосителі, апасп адашо	anal signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy position properer's fathere to comply with the provision $18~U.S.C. \S~156$.	ns of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENALT	Y OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
partnership] of the	resident or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have theets (Total shown on summary page plus I), and that they are true and correct to the best of my
Date	Signature
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partnership or corport	
	Fine of in to \$500,000 or immersorment for in to 5 years or both 18 U.S.C. \$5.150 and 3571

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT

NORTHER	N DISTRICT OF ILLINOIS
In re: Contreras, Jose A	Case No.
Debtos	(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates: any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUN	r		SOURCE
Yr 2008	6200	0	Employment
Yr 2007	23800	0	Employment
Yr 2006	20500	0	Employment

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2

AMOUNT		SOURCE	
	0 0 0	0 0	

3. Payments to creditors

None.

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT AMOUNT PAYMENTS PAID STILL OWING

None

b. Debtar whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS/
PAID OR
STILL
TRANSFERS
VALUE OF
TRANSFERS
OWING

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AND RELATIONSHIP TO DEBTOR

PAYMENT

AMOUNT PAID

AMOUNT STILL OWING 3

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy ease. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

STATUS OR DISPOSITION

AND LOCATION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION. FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT 4

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE Of PROPERTY

7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT. NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

DATE

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

to a self-settled trust or similar device of which the debtor is a beneficiary.

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments: shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filling under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

					6
lone	12. Safe deposit boxes List each safe deposit or other	box or depository in which the debto	or has or had securiti	es. cash, or other valuables	i.
one 2	within one year immediately	preceding the commencement of this or depositories of either or both spo-	case. (Married debt	ors filing under chapter 12	or
	NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY	
	13. Setoffs				
7 7	the commencement of this cas	editor, including a bank, against a de e. (Married debtors filing under chap ses whether or not a joint petition is	pter 12 or chapter 13	must include information	
	NAME AND ADDRESS OF O	DATE SETOR		MOUNT F SETOFF	
	14. Property held for a	nother person			_
7	List all property owned by and	ther person that the debtor holds or o	controls.		
	NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY		LOCATION OF PROPE	RIY
	15. Prior address of debtor				
one 7		ree years immediately preceding the ing that period and vacated prior to the address of either spouse.			on is
	ADDRESS	NAME USED	DATES OF	OCCUPANCY	

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination. releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes,

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL

7

LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

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which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS
OF SOCIAL-SECURITY
OR OTHER INDIVIDUAL
TAXPAYER-I.D. NO.

ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

NAME

OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director. managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and fluancial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

	NAME		ADDRESS
None	d. List all financial institutions, cred financial statement was issued by the	itors and other parties, including merca debtor within two years immediately p	ntile and trade agencies, to whom a preceding the commencement of this ca
	NAME AND ADDRESS		DATE ISSUED
	20. Inventories		
None Z		ntories taken of your property, the name lar amount and basis of each inventory.	
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
Foore Z	b. List the name and address of the p in a., above. DATE OF INVENTORY	erson having possession of the records	of each of the inventories reported NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
	21. Current Partners, Officer	s, Directors and Shareholders	which interests of each on the confidence of the
		liet the autores and assessing a sife action	ISHID HIGHEST OF CACH HIGHING OF THE
		list the nature and percentage of partner	•
ione Z	a. If the debtor is a partnership.		PERCENTAGE OF INTEREST
	a. If the debtor is a partnership, partnership. NAME AND ADDRESS b. If the debtor is a corporation.	NATURE OF INTEREST I	PERCENTAGE OF INTEREST orporation, and each stockholder who

1	U	

.2 . 1	Former i	oartners,	officers.	directors	*Dd	shareho	lders
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None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION
AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

* * * * * *

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[If completed by an individual or individual and s	spouse]
I declare under penalty of perjury that I have read affairs and any attachments thereto and that they a	the answers contained in the foregoing statement of financial are true and correct.
Date 4/22/08	Signature Jose A Coutheras
Date	Signature of Joint Debtor (if any)
[If completed on behalf of a partnership or corporation] I declare under penalty of perjury that I have read the answe thereto and that they are one and correct to the best of my lo	ers contained in the foregoing statement of financial affairs and any attachments nowledge, information and belief.
Date	Signature
[An undividual signing on behalf of a partnership or corpora	Print Name and Title tion must indicate position or relationship to debtor.]
	invation sheets attached. No or Imprisonment for up to 5 years, or both - 18 U.S.C. §§ 152 and 3571
I declare under penalty of perjury that: (1) I am a bankruptcy petition compensation and have provided the debtor with a copy of this docume and 342(b); and, (3) if rules or guidelines have been promulgated pursu.	NEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) preparer as defined in 11 U.S.C. § 110, (2) I prepared this document for in and the notices and information required under 11 U.S.C. §§ 110(b), 110(b), and to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by imum amount before preparing any document for filing for a debtor or accepting
Printed or Typed Name and Title, if any, of Bankrupicy Pention Prepare	5 Social-Security No. (Required by 11 U.S.C § 110.)
if the bankruptcy position preparer is not an individual, state the name, i responsible person, or partner who signs this document.	itile (if any), address, and social-security mumber of the officer; principal,
Address	
X Signature of Bankrupicy Pennon Preparer	
•	Date
Names and Social-Security numbers of all either individuals who prepare	d or assisted in preparing this document unless the bankrupicy pention preparer is

not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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Form 8 (10/05)

United States Bankruptcy Court

	NORTHERN	District Of ILLINOIS			
In re Contrerus, Jose A					
Debtor			Case No	·	<u>-</u>
				Chap	er 7
☐ I have filed a schedule of ass ☐ I have filed a schedule of ex-	TER 7 INDIVIDUAL D sets and liabilities which include ecutory contracts and unexpired with respect to the property of th	es debts secured by property of the leases which includes personal	he estate. property su	bject to an unexp	oired lease.
Description of Secured Property	Creditor's Name	Property will be Sunrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
				Transferrence of the control of the	American Salari
Description of Leased Property	Lessor's Name	Lease will be assumed pursua to 11 U.S.C. § 362(b)(1)(A)	ert		
Date: 4/22/08		Jose A		thras	
I declare under penalty of perjury compensation and have provided the 110(h), and 342(b); and, (3) if rule	he debtor with a copy of this doc s or guidelines have been promu	tion preparer as defined in 11 U cument and the notices and info algated pursuant to 11 U.S.C. §	LS.C. § 110: mation requ 110(h) settin	; (2) I prepared ti nired under 11 U. ng a maximum fe	nis document for S.C. §§ 110(b), the for services
chargeable by bankruptcy petition debtor or accepting any fee from the Printed or Typed Name of Bankrup If the bankruptcy petition preparer responsible person or partner who	ne debtor, as required in that sect otcy Petition Preparer is not an individual, state the no	tion. Social Security	No. (Requi	red under 11 U.S	i.C. \$ 110.)
Address X					
Signature of Bankruptcy Petition I	Preparer Date				

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110: 18 U.S.C. § 156.

	s Bankruptcy Court strict Of ILLINOIS
IN RE. Contreras, Jose A	
Debtor(s).	Case No.
	by verify that the attached list of creditors is true dge and that it corresponds to the creditors listed force of the creditors listed force of the creditors are the creditors and the creditors listed force of the creditors are the creditors.

Joint Debtor

Bank Of America 4060 Ogletown Station Rd Newark DE 19713

Capital One Bank Usa P O Box 30281 Salt Lake City UT 84130

Cbusa/sears
P O Box 6282
Sioux Falls SD 57117

Chase Bank Usa 800 Brooksedge Blv Westerville OH 43081

Chase/bank One Card Serv 800 Brooksedge Blv Westerville OH 43081

Dell Financial Services 12334 N Ih 35 Austin TX 78753

Kohls/chase N56w17000 Ridgewood Dr Menomonee Fls WI 53051

Sears/cbsd P O Box 6282 Sioux Falls SD 57117 creditors[1].txt

Bank Of America 4060 Ogletown Station Rd Newark, DE 19713

Capital One Bank Usa P O Box 30281 Salt Lake City, UT 84130

Cbusa/sears P O Box 6282 Sioux Falls, SD 57117

Chase Bank Usa 800 Brooksedge Blv Westerville, OH 43081

Chase/bank One Card Serv 800 Brooksedge Blv Westerville, OH 43081

Dell Financial Services 12334 N Ih 35 Austin, TX 78753

Kohls/chase N56w17000 Ridgewood Dr Menomonee Fls, WI 53051

Sears/cbsd P O Box 6282 Sioux Falls, SD 57117